

**Table A-1: Non-Farm Employment by Place of Work, Asheville Regional Housing Consortium, 1990-2003**

<b>Industry</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>
Agriculture, forestry, fishing and hunting	784	798	809	897	938	991	1,049
Construction & mining	6,852	6,480	6,327	6,801	7,517	7,849	8,209
Manufacturing	31,320	30,075	30,260	30,785	30,747	30,391	30,026
Wholesale trade	3,723	3,744	4,442	4,078	4,471	4,603	4,947
Retail trade	16,403	15,899	15,466	15,743	16,391	17,064	17,771
Transportation and warehousing, and utilities	5,499	5,738	6,085	6,280	6,739	6,501	6,353
Information	2,064	1,852	1,884	1,919	1,975	1,972	1,932
Finance, insurance, real estate and rental and leasing	4,056	3,743	3,783	4,035	4,282	4,254	4,375
Educational, health and social services	24,021	24,227	26,150	27,096	27,665	28,639	29,809
Arts, entertainment, recreation, accommodation and food services	12,213	13,715	12,829	13,570	14,211	14,703	15,236
Other services (except public administration)	11,154	12,554	12,309	13,549	14,369	14,493	15,448
Government	6,862	6,894	7,261	7,125	7,243	7,337	7,670
<b>Total</b>	<b>124,951</b>	<b>125,719</b>	<b>127,605</b>	<b>131,878</b>	<b>136,548</b>	<b>138,797</b>	<b>142,825</b>
<b>Industry</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Agriculture, forestry, fishing and hunting	1,032	1,053	1,197	1,418	1,474	1,361	1,259
Construction & mining	8,606	9,111	9,978	10,365	10,370	9,766	9,400
Manufacturing	30,148	30,039	28,729	27,903	26,011	23,754	21,929
Wholesale trade	5,304	5,415	4,919	4,886	4,939	4,829	5,155
Retail trade	18,792	18,416	19,090	20,443	20,848	20,104	20,092
Transportation and warehousing, and utilities	6,605	7,084	6,866	7,006	6,536	5,423	5,012
Information	1,896	1,940	2,411	2,717	2,470	2,209	2,044
Finance, insurance, real estate and rental and leasing	4,475	4,860	4,959	4,854	4,763	4,782	4,926
Educational, health and social services	30,958	31,946	32,593	33,553	35,131	36,100	37,434
Arts, entertainment, recreation, accommodation and food services	15,953	16,144	16,801	17,622	17,673	18,251	19,115
Other services (except public administration)	15,978	16,341	17,465	16,790	17,244	18,290	19,157
Government	7,891	7,829	7,811	8,087	7,851	7,760	7,740
<b>Total</b>	<b>147,638</b>	<b>150,178</b>	<b>152,819</b>	<b>155,644</b>	<b>155,310</b>	<b>152,629</b>	<b>153,263</b>

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: Employment Security Commission of North Carolina; Bay Area Economics, 2004.

**Table A-2: Employment by Occupation and Industry, 2000**

	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	Employed Residents	Percent of Total	Employed Residents	Percent of Total
Occupation				
Management, professional, and related occupations	3,448	27.3%	49,514	30.6%
Service occupations	2,156	17.1%	24,999	15.5%
Sales and office occupations	2,848	22.6%	40,190	24.8%
Farming, fishing, and forestry occupations	84	0.7%	1,013	0.6%
Construction, extraction, and maintenance occupations	1,723	13.7%	17,747	11.0%
Production, transportation, and material moving occupations	2,348	18.6%	28,330	17.5%
<b>Total</b>	12,607	100%	161,793	100%
Industry				
Agriculture, forestry, fishing and hunting, and mining	230	1.8%	2,290	1.4%
Construction	1,382	11.0%	14,299	8.8%
Manufacturing	2,613	20.7%	29,145	18.0%
Wholesale trade	175	1.4%	5,603	3.5%
Retail trade	1,529	12.1%	20,143	12.4%
Transportation and warehousing, and utilities	337	2.7%	5,998	3.7%
Information	147	1.2%	2,999	1.9%
Finance, insurance, real estate and rental and leasing	653	5.2%	7,398	4.6%
Professional, scientific, management, and administrative	788	6.3%	11,255	7.0%
Educational, health and social services	2,513	19.9%	34,841	21.5%
Arts, entertainment, recreation, accommodation and food services	1,139	9.0%	14,135	8.7%
Other services (except public administration)	685	5.4%	8,429	5.2%
Public administration	416	3.3%	5,258	3.2%
<b>Total</b>	12,607	100%	161,793	100%
Percent Employed Residents (of Total Residents)		43.0%		47.0%

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

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**Table A-3: Civilian Labor Force, Employment and Unemployment Trends, 1990-2004**

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**Transylvania County**

Year	Civilian Labor Force	Total Resident Employment	Unemployment	
			Number	Percent
1990	11,722	11,301	421	3.6%
1991	11,928	11,327	601	5.0%
1992	11,976	11,328	648	5.4%
1993	11,511	10,959	552	4.8%
1994	11,417	10,902	515	4.5%
1995	11,049	10,592	457	4.1%
1996	11,342	10,989	353	3.1%
1997	11,718	11,479	239	2.0%
1998	11,677	11,402	275	2.4%
1999	11,645	11,435	210	1.8%
2000	11,749	11,447	302	2.6%
2001	11,553	11,004	549	4.8%
2002	11,215	10,336	879	7.8%
2003	10,651	9,529	1,122	10.5%
2004 <sup>2</sup>	9,871	9,054	817	8.3%

**Asheville Regional Housing Consortium<sup>1</sup>**

1990	143,890	139,469	4,421	3.1%
1991	148,089	140,913	7,176	4.8%
1992	150,208	142,256	7,952	5.3%
1993	151,779	145,401	6,378	4.2%
1994	154,116	148,315	5,801	3.8%
1995	154,110	148,519	5,591	3.6%
1996	160,795	155,512	5,283	3.3%
1997	164,745	160,465	4,280	2.6%
1998	163,256	158,982	4,274	2.6%
1999	165,359	161,652	3,707	2.2%
2000	168,519	164,316	4,203	2.5%
2001	170,406	164,164	6,242	3.7%
2002	169,376	161,605	7,771	4.6%
2003	174,176	166,710	7,466	4.3%
2004 <sup>2</sup>	174,828	168,480	6,350	3.6%

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Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

<sup>2</sup>Year 2004 represents unemployment rates only through 3rd quarter.

Source: Employment Security Commission of North Carolina; Bay Area Economics, 2004.

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**Table A-4: Journey to Work, 2000**

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	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	Employed Residents	Percent of Total	Employed Residents	Percent of Total
<b>Commute time</b>				
Work at Home	327	3%	5,617	4%
Less than 15 minutes	4,551	37%	47,523	30%
15 to 29 minutes	3,951	32%	66,531	42%
30 to 44 minutes	2,155	18%	26,059	16%
45 minutes or more	1,270	10%	12,938	8%
Total:	12,254	100%	158,668	100%
 % Commuting 30 Minutes or More	 28%		 25%	

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Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

**Table A-5: Population and Household Trends**

	Transylvania County						Asheville Regional Housing Consortium <sup>1</sup>					
	1990	2000	Annual Growth '90-'00	2004	2009	Annual Growth '00-'09	1990	2000	Annual Growth '90-'00	2004	2009	Annual Growth '00-'09
<b>Population</b>	25,520	29,334	1.4%	29,587	29,853	0.2%	286,579	344,472	1.9%	359,011	376,546	1.0%
<b>Households</b>	9,924	12,320	2.2%	12,629	13,006	0.6%	115,923	143,510	2.2%	150,310	158,646	1.1%
<b>Avg. Household Size</b>	2.45	2.30		2.27	2.23		2.40	2.33		2.31	2.29	
<b>Household Type</b>												
<b>Families</b>	76.4%	70.4%					71.8%	67.5%				
<b>Non-Families</b>	23.6%	29.6%					28.2%	32.5%				
<b>Household Tenure</b>												
<b>Renter</b>	21.1%	20.6%					26.9%	26.4%				
<b>Owner</b>	78.9%	79.4%					73.1%	73.6%				
<b>Ethnicity</b>												
<sup>2</sup> Hispanic or Latino		1.0%						3.2%				
<b>Not Hispanic or Latino:</b>												
<b>Population of One Race:</b>												
<b>African-American alone</b>		4.2%						5.6%				
<b>White alone</b>		93.1%						89.2%				
<b>Asian alone</b>		0.4%						0.6%				
<b>Other race alone</b>		0.3%						0.4%				
<b>Two or more races</b>		1.0%					0.9%					

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

<sup>2</sup>Latino population is underreported due to a high number of undocumented immigrants.

Source: U.S. Census, 1990 & 2000; Bay Area Economics, 2004.

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**Table A-6: Latino Population**

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	<b>Transylvania County</b>		
	<b>1990</b>	<b>2000</b>	<b>2003<sup>1</sup></b>
Latino Population	154	298	392
Total Population	25,250	29,334	29,510
Percent of Total Population	0.6%	1.0%	1.3%

	<b>Asheville Regional Housing Consortium <sup>2</sup></b>		
	<b>1990</b>	<b>2000</b>	<b>2003<sup>1</sup></b>
Latino Population	2,259	11,174	16,269
Total Population	286,572	344,472	354,910
Percent of Total Population	0.8%	3.2%	4.6%

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Note: <sup>1</sup>Year 2003 is an estimate from Faith Action International House

<sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census 2000; Bay Area Economics, 2004.

**Table A-7: Household Income Distribution, 1999<sup>1</sup>**

Estimated Income	Transylvania County					
	2000 <sup>1</sup>	Percent of Total	2004	Percent of Total	2009	Percent of Total
Less than \$15,000	1,950	15.8%	1,938	15.3%	1,846	14.2%
\$15,000 to \$24,999	2,003	16.2%	1,815	14.4%	1,680	12.9%
\$25,000 to \$34,999	1,608	13.0%	1,709	13.5%	1,688	13.0%
\$35,000 to \$49,999	2,540	20.5%	2,346	18.6%	2,330	17.9%
\$50,000 to \$74,999	2,231	18.0%	2,458	19.5%	2,647	20.4%
\$75,000 to \$99,999	1,180	9.5%	1,246	9.9%	1,339	10.3%
\$100,000 to \$149,999	560	4.5%	771	6.1%	1,053	8.1%
\$150,000 and over	298	2.4%	346	2.7%	423	3.3%
<b>Total</b>	<b>12,370</b>	<b>100%</b>	<b>12,629</b>	<b>100.0%</b>	<b>13,006</b>	<b>100%</b>
<b>Median Household Income</b>	<b>\$38,587</b>		<b>\$40,452</b>		<b>\$43,298</b>	

Estimated Income	Asheville Regional Housing Consortium <sup>2</sup>					
	2000 <sup>1</sup>	Percent of Total	2004	Percent of Total	2009	Percent of Total
Less than \$15,000	24,656	17.2%	24,197	16.1%	22,845	14.4%
\$15,000 to \$24,999	21,898	15.3%	20,055	13.3%	18,838	11.9%
\$25,000 to \$34,999	21,249	14.8%	22,108	14.7%	20,762	13.1%
\$35,000 to \$49,999	26,834	18.7%	26,463	17.6%	28,482	18.0%
\$50,000 to \$74,999	26,935	18.8%	28,987	19.3%	30,787	19.4%
\$75,000 to \$99,999	11,201	7.8%	14,107	9.4%	16,646	10.5%
\$100,000 to \$149,999	6,838	4.8%	9,235	6.1%	13,465	8.5%
\$150,000 and over	3,965	2.8%	5,158	3.4%	6,821	4.3%
<b>Total</b>	<b>143,576</b>	<b>100%</b>	<b>150,310</b>	<b>100.0%</b>	<b>158,646</b>	<b>100.0%</b>
<b>Median Household Income</b>	<b>\$37,166</b>		<b>\$40,028</b>		<b>\$43,833</b>	

Note: <sup>1</sup>Data is based on household incomes reported in 1999.

<sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

**Table A-8: Age Distribution, 2000**

Age	1990		2000		Average Annual Change 1990-2000
	Number	Percent of Total	Number	Percent of Total	
Transylvania County					
Under 18	5,572	21.8%	5,972	20.4%	0.7%
18-24	2,697	10.6%	2,411	8.2%	-1.1%
25-44	6,780	26.6%	6,774	23.1%	0.0%
45-54	2,852	11.2%	3,983	13.6%	3.4%
55-64	2,892	11.3%	3,911	13.3%	3.1%
65 and over	4,727	18.5%	6,283	21.4%	2.9%
Total	25,520	100.0%	29,334	100.0%	1.4%
Median Age	38.1		43.9		
Asheville Regional Housing Consortium <sup>1</sup>					
Under 18	62,781	21.9%	73,825	21.4%	1.6%
18-24	26,463	9.2%	27,860	8.1%	0.5%
25-44	84,937	29.6%	95,733	27.8%	1.2%
45-54	31,864	11.1%	49,593	14.4%	4.5%
55-64	29,614	10.3%	36,932	10.7%	2.2%
65 and over	50,920	17.8%	60,529	17.6%	1.7%
Total	286,579	100.0%	344,472	100.0%	1.9%
Median Age	37.9		40.1		

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.



**Table A-9: Household Type by Jurisdiction, 2000**

<b>Household Type</b>	<b>Transylvania County</b>		<b>Asheville Regional Housing Consortium <sup>1</sup></b>	
	<b># of HHs</b>	<b>% of HHs</b>	<b># of HHs</b>	<b>% of HHs</b>
Family Households	8,666	70.3%	96,279	67.1%
Single-Person Households	3,210	26.1%	39,725	27.7%
Other Households	444	3.6%	7,506	5.2%
Total Households	12,320	100.0%	143,510	100.0%

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census 2000; Bay Area Economics, 2004.

**Table A-10: Household by Size, 2000**

<b>Household Size</b>	<b>Transylvania County</b>		<b>Asheville Regional Housing Consortium<sup>1</sup></b>	
	<b>2000</b>	<b>Percent of Total</b>	<b>2000</b>	<b>Percent of Total</b>
<b>1 person</b>	3,210	26.1%	39,725	27.7%
<b>2 persons</b>	5,252	42.6%	55,606	38.7%
<b>3 persons</b>	1,841	14.9%	22,835	15.9%
<b>4 persons</b>	1,332	10.8%	16,606	11.6%
<b>5 persons</b>	479	3.9%	5,971	4.2%
<b>6 persons</b>	146	1.2%	1,858	1.3%
<b>7 or more persons</b>	60	0.5%	909	0.6%
<b>Total Households</b>	12,320	100.0%	143,510	100.0%

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe,

Henderson, Madison, and Transylvania counties.

Sources: 2000 U.S. Census; Bay Area Economics, 2004.

**Table A-11: Tenure by Household Income, 1999<sup>1</sup>**

Tenure by Household Income	Transylvania County		Asheville Regional Housing Consortium <sup>2</sup>	
	2000	Percent of Total	2000	Percent of Total
<b>Owner occupied:</b>				
Less than \$15,000	1,119	11.4%	12,969	12.3%
\$15,000 to \$24,999	1,440	14.7%	14,301	13.5%
\$25,000 to \$34,999	1,188	12.1%	14,997	14.2%
\$35,000 to \$49,999	2,150	22.0%	20,674	19.6%
\$50,000 to \$74,999	2,011	20.6%	22,836	21.6%
\$75,000 to \$99,999	1,094	11.2%	10,065	9.5%
\$100,000 to \$149,999	529	5.4%	6,177	5.8%
\$150,000 or more	253	2.6%	3,646	3.5%
<b>Total</b>	<b>9,784</b>	<b>100.0%</b>	<b>105,665</b>	<b>100.0%</b>
<b>Median Household Income</b>	\$42,937		\$42,653	
<b>Renter occupied:</b>				
Less than \$15,000	823	32.5%	11,737	31.0%
\$15,000 to \$24,999	598	23.6%	7,646	20.2%
\$25,000 to \$34,999	416	16.4%	6,210	16.4%
\$35,000 to \$49,999	395	15.6%	6,054	16.0%
\$50,000 to \$74,999	223	8.8%	4,097	10.8%
\$75,000 to \$99,999	37	1.5%	1,095	2.9%
\$100,000 to \$149,999	18	0.7%	675	1.8%
\$150,000 or more	26	1.0%	331	0.9%
<b>Total</b>	<b>2,536</b>	<b>100.0%</b>	<b>37,845</b>	<b>100.0%</b>
<b>Median Household Income</b>	\$22,696		\$23,903	

Note: <sup>1</sup>Data is based on household incomes reported in 1999.

<sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

**Table A-12: Income Distribution by Age of Householder, 1999<sup>1</sup>**

<u>Income Range</u>	Transylvania County					
	25-44		45-64		65 and older	
	<u># HHs</u>	<u>Percent</u>	<u># HHs</u>	<u>Percent</u>	<u># HHs</u>	<u>Percent</u>
Less than \$15,000	463	13.6%	587	13.0%	808	20.3%
\$15,000 to \$24,999	540	15.9%	495	11.0%	832	20.9%
\$25,000 to \$34,999	580	17.0%	444	9.8%	472	11.9%
\$35,000 to \$49,999	757	22.2%	918	20.3%	764	19.2%
\$50,000 to \$74,999	680	20.0%	960	21.2%	577	14.5%
\$75,000 to \$99,999	200	5.9%	682	15.1%	291	7.3%
\$100,000 and above	184	5.4%	432	9.6%	235	5.9%
<b>Total Households</b>	3,404	100%	4,518	100%	3,979	100%

<u>Income Range</u>	Asheville Regional Housing Consortium <sup>1</sup>					
	25-44		45-64		65 and older	
	<u># HHs</u>	<u>Percent</u>	<u># HHs</u>	<u>Percent</u>	<u># HHs</u>	<u>Percent</u>
Less than \$15,000	5,919	12.1%	6,463	13.0%	10,313	26.9%
\$15,000 to \$24,999	7,044	14.4%	5,851	11.8%	7,346	19.2%
\$25,000 to \$34,999	8,117	16.5%	6,496	13.1%	5,602	14.6%
\$35,000 to \$49,999	10,648	21.7%	9,119	18.3%	6,025	15.7%
\$50,000 to \$74,999	10,939	22.3%	10,714	21.5%	4,807	12.5%
\$75,000 to \$99,999	3,562	7.3%	5,357	10.8%	2,116	5.5%
\$100,000 and above	2,856	5.8%	5,720	11.5%	2,137	5.6%
<b>Total Households</b>	49,085	100%	49,720	100%	38,346	100%

Note: <sup>1</sup>Data is based on household incomes reported in 1999.

<sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

**Table A-13: Income Levels of Jurisdiction and Tenure, 2000**

<b>Transylvania County</b>	<b>Renter Households</b>		<b>Owner Households</b>		<b>Total Households</b>	
	<b># of HHs</b>	<b>% of HHs</b>	<b># of HHs</b>	<b>% of HHs</b>	<b># of HHs</b>	<b>% of HHs</b>
0% to 30% of Median Family Income	524	20.6%	678	6.9%	1,202	9.8%
31% to 50% of Median Family Income	451	17.7%	834	8.5%	1,285	10.4%
51% to 80% of Median Family Income	712	28.0%	1,641	16.8%	2,353	19.1%
Above 80% of Median Family Income	854	33.6%	6,613	67.7%	7,467	60.7%
Total Households	2,541	100%	9,766	100%	12,307	100%

<b>Asheville Regional Housing Consortium</b>	<b>Renter Households</b>		<b>Owner Households</b>		<b>Total Households</b>	
	<b># of HHs</b>	<b>% of HHs</b>	<b># of HHs</b>	<b>% of HHs</b>	<b># of HHs</b>	<b>% of HHs</b>
0% to 30% of Median Family Income	7,657	20.2%	7,092	6.7%	14,749	10.3%
31% to 50% of Median Family Income	6,380	16.9%	9,214	8.7%	15,594	10.9%
51% to 80% of Median Family Income	8,208	21.7%	17,446	16.5%	25,654	17.9%
Above 80% of Median Family Income	15,593	41.2%	71,847	68.0%	87,440	61.0%
Total Households	37,838	100%	105,599	100%	143,437	100%

Notes: <sup>1</sup>Income distribution based on CHAS data; <sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe,

**Table A-14: Income Distribution<sup>1</sup> by Race and Ethnicity, 2000**

	All HHs		White (Non-Hisp.)		Hispanic (All Races)		Asian (Non-Hisp.)		Black (Non-Hisp.)		Native Am. (Non-Hisp.)	
	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
<b>Transylvania County</b>												
Extremely Low Income (0% to 30%)	1,202	9.8%	1,100	9.4%	8	19.5%	0	0.0%	80	20.7%	8	20.0%
Very Low Income (31% to 50%)	1,285	10.4%	1,225	10.4%	0	0.0%	0	0.0%	53	13.7%	0	0.0%
Low Income (51% to 80%)	2,353	19.1%	2,245	19.1%	18	43.9%	0	0.0%	68	17.6%	14	35.0%
(Above 80%)	7,467	60.7%	7,179	61.1%	15	36.6%	15	100.0%	185	47.9%	18	45.0%
Total	12,307	100%	11,749	100%	41	100%	15	100%	386	100%	40	100%
<b>Transylvania County</b>												
Extremely Low Income (0% to 30%)	1,202	9.8%	1,100	9.4%	8	19.5%	0	0.0%	80	20.7%	8	20.0%
Very Low Income (31% to 50%)	1,285	10.4%	1,225	10.4%	0	0.0%	0	0.0%	53	13.7%	0	0.0%
Low Income (51% to 80%)	2,353	19.1%	2,245	19.1%	18	43.9%	0	0.0%	68	17.6%	14	35.0%
(Above 80%)	7,467	60.7%	7,179	61.1%	15	36.6%	15	100.0%	185	47.9%	18	45.0%
Total	12,307	100%	11,749	100%	41	100%	15	100%	386	100%	40	100%
	All HHs		White (Non-Hispanic)		Hispanic (All Races)		Asian (Non-Hisp.)		Black (Non-Hisp.)		Native Am. (Non-Hisp.)	
	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
<b>Asheville Regional Housing Consortium<sup>2</sup></b>												
Extremely Low Income (0% to 30%)	14,749	2371.2%	12,305	175.4%	366	89.7%	72	11.6%	1,711	24.4%	41	10.0%
Very Low Income (31% to 50%)	15,594	2507.1%	13,515	192.6%	425	104.2%	38	6.1%	1,351	19.3%	47	11.5%
Low Income (51% to 80%)	25,654	4124.4%	23,370	333.1%	652	159.8%	91	14.6%	1,251	17.8%	96	23.5%
(Above 80%)	87,440	14057.9%	82,419	1174.7%	1,104	270.6%	421	67.7%	2,703	38.5%	224	54.9%
Total	143,437	23061%	131,609	1876%	2,547	624%	622	100%	7,016	100%	408	100%
	Asian (Non-Hisp.)		Black (Non-Hisp.)		Native Am. (Non-Hisp.)		Asian (Non-Hisp.)		Black (Non-Hisp.)		Native Am. (Non-Hisp.)	
	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
<b>Asheville Regional Housing Consortium<sup>2</sup></b>												
Extremely Low Income (0% to 30%)	72	11.6%	1,711	24.4%	41	10.0%	72	11.6%	1,711	24.4%	41	10.0%
Very Low Income (31% to 50%)	38	6.1%	1,351	19.3%	47	11.5%	38	6.1%	1,351	19.3%	47	11.5%
Low Income (51% to 80%)	91	14.6%	1,251	17.8%	96	23.5%	91	14.6%	1,251	17.8%	96	23.5%
(Above 80%)	421	67.7%	2,703	38.5%	224	54.9%	421	67.7%	2,703	38.5%	224	54.9%
Total	622	100%	7,016	100%	408	100%	622	100%	7,016	100%	408	100%

Notes: <sup>1</sup>Income distribution based on CHAS data; <sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: Comprehensive Housing Affordability Strategy Databook, 2000 Census Information; Bay Area Economics, 2004.

**Table A-15: Units in Structure, 2000**

Units in Structure	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
1-unit detached	11,709	75.3%	106,133	65.4%
1-unit attached	276	1.8%	4,171	2.6%
2 to 4 units	608	3.9%	8,752	5.4%
5 to 9 units	244	1.6%	5,367	3.3%
10 to 49 units	111	0.7%	3,343	2.1%
50 or more units	0	0.0%	2,174	1.3%
Mobile Home	2,594	16.7%	32,046	19.8%
Boat, RV, van, etc.	11	0.1%	258	0.2%
<b>Total Units</b>	<b>15,553</b>	<b>100%</b>	<b>162,244</b>	<b>100%</b>

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: 2000 U.S. Census; Bay Area Economics, 2004.

**Table A-16: Building Permits**

Year	Transylvania County				
	Single Family	2 Units	3 - 4 Units	5 + Units	Total Units
2000	375	0	0	0	375
2001	345	0	0	0	345
2002	321	0	0	0	321
2003	302	0	0	0	302
2004 <sup>1</sup>	258	0	0	0	258
<b>Total</b>	<b>1,601</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,601</b>

Year	Asheville Regional Housing Consortium <sup>2</sup>				
	Single Family	2 Units	3 - 4 Units	5 + Units	Total Units
2000	2,179	60	32	294	2,565
2001	2,329	100	88	1,084	3,601
2002	2,569	126	262	652	3,609
2003	2,699	74	84	246	3,103
2004 <sup>1</sup>	1,861	317	81	329	2,588
<b>Total</b>	<b>11,637</b>	<b>677</b>	<b>547</b>	<b>2,605</b>	<b>15,466</b>

Note: <sup>1</sup>Data for January to July of 2004

<sup>2</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

<sup>3</sup>Permit numbers for Transylvania County are directly from the Transylvania County Office of Building Permitting and Enforcement.

<sup>4</sup>Multifamily permits are not recorded and thus, not noted in table.

Source: U.S. Census, 2000; \*SOCDS Building Permits Database; Bay Area Economics, 2004.



**Table A-17: Tenure by Plumbing Facilities, 2000**

	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
Owner occupied	9,784	79.4%	105,665	73.6%
Complete plumbing facilities	9,752	79.2%	105,279	73.4%
Lacking complete plumbing facilities	32	0.3%	386	0.3%
Renter occupied	2,536	20.6%	37,845	26.4%
Complete plumbing facilities	2,536	20.6%	37,664	26.2%
Lacking complete plumbing facilities	0	0.0%	181	0.1%
Total	12,320	100%	143,510	100%

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: 2000 U.S. Census; Bay Area Economics, 2004.

**Table A-18: Year Structure Built, 2000**

Year Structure Built	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
Built 1990 to March 2000	3,797	24.4%	38,860	24.0%
Built 1980 to 1989	3,290	21.2%	30,392	18.7%
Built 1970 to 1979	3,079	19.8%	28,693	17.7%
Built 1960 to 1969	1,758	11.3%	20,079	12.4%
Built 1950 to 1959	1,356	8.7%	15,407	9.5%
Built 1940 to 1949	1,094	7.0%	10,458	6.4%
Built 1939 or earlier	1,179	7.6%	18,355	11.3%
<b>Total</b>	<b>15,553</b>	<b>100%</b>	<b>162,244</b>	<b>100%</b>

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census 2000; Bay Area Economics, 2004.

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**Table A-19: Vacancy Status, 2000**

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	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
Occupied	12,320	79.2%	143,510	88.5%
Vacant	3,233	20.8%	18,734	11.5%
For rent	139	0.9%	3,232	2.0%
For sale only	133	0.9%	2,358	1.5%
Rented or sold, not occupied	101	0.6%	1,758	1.1%
For seasonal, recreational, or occasional use	2,400	15.4%	8,334	5.1%
For migrant workers	0	0.0%	171	0.1%
Other	460	3.0%	2,881	1.8%
Total	15,553	100%	162,244	100%

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Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: 2000 U.S. Census; Bay Area Economics, 2004.

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**Table A-20: Low-Income Housing Tax Credits in Transylvania County, 2004**

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<u>Project Name</u>	<u>Project Address</u>	<u>City</u>	<u>Zip Code</u>	<u>Units</u>
Laurel Village <sup>1</sup>	Outland Avenue	Brevard	28712	28
Cedar Hill Apartments	Hospital Drive	Brevard	28712	33
English Hills <sup>1</sup>	Hillview Street	Brevard	28712	48
<b>Total</b>				<b>109</b>

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Note: <sup>1</sup>denotes projects under construction or in pre-development phase.

Source: HUD, 2004; Bay Area Economics, 2004

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**Table A-21: Existing Section 8 Units in Transylvania County**

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<b>Project Name</b>	<b>Expiration Date</b>	<b>Total Units</b>
Balsam Grove Apartments	10/17/2004	<b>40</b>

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Source: HUD; Bay Area Economics, 2004

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**Table A-22: Contract Rent, 2000**

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	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
Less than \$300	667	27.2%	7,227	19.6%
\$300 to \$399	638	26.1%	6,759	18.3%
\$400 to \$499	270	11.0%	6,975	18.9%
\$500 to \$599	215	8.8%	5,013	13.6%
\$600 to \$699	129	5.3%	3,269	8.9%
\$700 to \$799	70	2.9%	1,769	4.8%
\$800 to \$899	46	1.9%	850	2.3%
\$900 to \$999	0	0.0%	385	1.0%
\$1,000 or more	18	0.7%	939	2.5%
No cash rent	396	16.2%	3,650	9.9%
Total	2,449	100%	36,836	100%

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Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: 2000 U.S. Census; Bay Area Economics, 2004.

**Table A-23: Rental Survey for Competitive Areas in Transylvania County**

Project/	Number of Units	Floor Plans	Rent Rates	Utilities Included	Square Feet	Rent Per Square Foot	Percent Occupied	Type of Heat
<b>French Broad Apartments</b> Gallimore Road Brevard, NC 28712	20	2BR	\$ 500 - \$ 500	Trash Pickup Water	962 - 962	\$0.52 - \$0.52	90%	Electric
<b>Morgan Manor</b> 600 Greenville Hwy Brevard, NC 28712 828.884.3668	24 24 48	1BR 2BR	\$ 400 - \$ 400 \$ 450 - \$ 450	Trash Pickup	645 - 645 804 - 804	\$0.62 - \$0.62 \$0.56 - \$0.56	98%	Heat Pump
<b>Mountain Glen</b> 215 Gallimore Road Brevard, NC 28712 828.884.2725	20 8 28*	1BR 2BR	\$ 504 - \$ 504 \$ 584 - \$ 584	Trash Pickup Water	720 - 720 872 - 872	\$0.70 - \$0.70 \$0.67 - \$0.67	98%	Heat Pump
<b>Norma Clayton Realty<sup>4</sup></b> 262 South Caldwell Street Brevard, NC 28712 800.372.3668		Efficiency H Studio 1BR/1BA 2BR/1BA 3BR/2BA 4BR/3BA	\$ 350 - \$ 350 \$ 350 - \$ 350 \$ 400 - \$ 400 \$ 450 - \$ 450 \$ 600 - \$ 600 \$1,150 - \$1,150	In furnished rentals only				gas/electric
	200							
<b>Rivermoor Apartments</b> N Country Club Road Brevard, NC 28712	4 4 8	2 BR 3 BR	\$ 490 - \$ 490 \$ 650 - \$ 650	Trash Pickup Water	831 - 831 956 - 956	\$0.59 - \$0.59 \$0.68 - \$0.68	100%	Heat Pump

Source: Apartments.com; <sup>2</sup>Apartment Finder (July 2004); <sup>3</sup>Apartmentguide.com; <sup>4</sup>Land of Sky Regional Council; <sup>5</sup>Mature Living Choices (Summer 2004)

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**Table A-24: Gross Rent as a Percentage of Household Income, 2000**

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	Transylvania County		Asheville Regional Housing Consortium <sup>1</sup>	
	2000	Percent of Total	2000	Percent of Total
Less than 10 percent	174	7.1%	2,206	6.0%
10 to 14 percent	237	9.7%	4,339	11.8%
15 to 19 percent	344	14.0%	5,085	13.8%
20 to 24 percent	337	13.8%	4,582	12.4%
25 to 29 percent	212	8.7%	3,808	10.3%
30 to 34 percent	174	7.1%	2,288	6.2%
35 to 39 percent	73	3.0%	1,627	4.4%
40 to 49 percent	105	4.3%	2,461	6.7%
50 percent or more	379	15.5%	6,114	16.6%
Not computed	414	16.9%	4,326	11.7%
Total	2,449	100%	36,836	100%

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Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: 2000 U.S. Census; Bay Area Economics, 2004.



**Table A-25a: Housing Assistance Needs of Transylvania County, 2000**

Households by Type, Income, and Housing Problem	Renters					Owners			Total Households
	Elderly Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	
<b>Extremely Low &amp; Very Low Income</b>	<b>207</b>	<b>382</b>	<b>52</b>	<b>334</b>	<b>975</b>	<b>916</b>	<b>596</b>	<b>1,512</b>	<b>2,487</b>
<b>Extremely Low Income (0% to 30% AMI)</b>	<b>104</b>	<b>233</b>	<b>18</b>	<b>169</b>	<b>524</b>	<b>418</b>	<b>260</b>	<b>678</b>	<b>1,202</b>
Percent with any Housing Problems	62%	74%	78%	41%	61%	64%	54%	60%	61%
Percent with Cost Burden > 30%	62%	74%	78%	41%	61%	64%	53%	60%	60%
Percent with Cost Burden > 50%	33%	74%	78%	39%	55%	29%	42%	34%	43%
<b>Very Low Income (31% to 50% AMI)</b>	<b>103</b>	<b>149</b>	<b>34</b>	<b>165</b>	<b>451</b>	<b>498</b>	<b>336</b>	<b>834</b>	<b>1,285</b>
Percent with any Housing Problems	23%	50%	100%	49%	47%	28%	51%	37%	41%
Percent with Cost Burden > 30%	23%	50%	41%	49%	43%	28%	49%	36%	39%
Percent with Cost Burden > 50%	10%	13%	0%	18%	13%	11%	30%	19%	17%
<b>Low Income (51% to 80% AMI)</b>	<b>124</b>	<b>305</b>	<b>28</b>	<b>255</b>	<b>712</b>	<b>795</b>	<b>846</b>	<b>1,641</b>	<b>2,353</b>
Percent with any Housing Problems	27%	21%	29%	20%	22%	22%	39%	31%	28%
Percent with Cost Burden > 30%	27%	15%	14%	20%	19%	22%	34%	28%	25%
Percent with Cost Burden > 50%	8%	3%	0%	0%	3%	9%	8%	9%	7%
<b>Moderate to Upper Income (80% and greater AMI)</b>	<b>125</b>	<b>425</b>	<b>40</b>	<b>264</b>	<b>854</b>	<b>2,314</b>	<b>4,299</b>	<b>6,613</b>	<b>7,467</b>
Percent with any Housing Problems	8%	9%	0%	2%	6%	6%	9%	8%	8%
Percent with Cost Burden > 30%	8%	4%	0%	0%	3%	5%	6%	6%	6%
Percent with Cost Burden > 50%	21%	0%	0%	0%	0%	2%	1%	1%	1%
<b>Total Households<sup>1</sup></b>	<b>456</b>	<b>1,112</b>	<b>120</b>	<b>853</b>	<b>2,541</b>	<b>4,025</b>	<b>5,741</b>	<b>9,766</b>	<b>12,307</b>
Percent with any Housing Problems	29%	32%	47%	24%	29%	18%	18%	18%	20%

Note: 1Includes all income groups - including those above 95% of AMI.

Source: Comprehensive Housing Affordability Strategy Datebook; Bay Area Economics, 2004

**Table A-25b: Housing Assistance Needs of Asheville Regional Housing Consortium, 2000**

Households by Type, Income, and Housing Problem	Renters					Owners			Total Households
	Elderly Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	
<b>Extremely Low &amp; Very Low Income</b>	<b>3,487</b>	<b>4,617</b>	<b>775</b>	<b>5,158</b>	<b>14,037</b>	<b>9,022</b>	<b>7,278</b>	<b>16,306</b>	<b>30,343</b>
<b>Extremely Low Income (0% to 30% AMI)</b>	<b>2,020</b>	<b>2,532</b>	<b>343</b>	<b>2,762</b>	<b>7,657</b>	<b>3,931</b>	<b>3,155</b>	<b>7,092</b>	<b>14,749</b>
Percent with any Housing Problems	53%	74%	76%	68%	66%	66%	71%	68%	67%
Percent with Cost Burden > 30%	52%	72%	69%	67%	65%	65%	69%	67%	66%
Percent with Cost Burden > 50%	36%	61%	53%	59%	53%	37%	55%	45%	49%
<b>Very Low Income (31% to 50% AMI)</b>	<b>1,467</b>	<b>2,085</b>	<b>432</b>	<b>2,396</b>	<b>6,380</b>	<b>5,091</b>	<b>4,123</b>	<b>9,214</b>	<b>15,594</b>
Percent with any Housing Problems	48%	64%	79%	70%	64%	30%	57%	42%	51%
Percent with Cost Burden > 30%	48%	61%	50%	70%	60%	30%	55%	41%	49%
Percent with Cost Burden > 50%	24%	17%	3%	35%	24%	14%	32%	22%	23%
<b>Low Income (51% to 80% AMI)</b>	<b>1,216</b>	<b>3,206</b>	<b>531</b>	<b>3,255</b>	<b>8,208</b>	<b>7,096</b>	<b>10,350</b>	<b>17,446</b>	<b>25,654</b>
Percent with any Housing Problems	37%	30%	60%	37%	36%	19%	46%	35%	35%
Percent with Cost Burden > 30%	37%	25%	16%	36%	30%	19%	43%	33%	32%
Percent with Cost Burden > 50%	5%	3%	1%	3%	3%	9%	14%	12%	9%
<b>Moderate to Upper Income (80% and greater AMI)</b>	<b>2,039</b>	<b>6,972</b>	<b>1,029</b>	<b>5,553</b>	<b>15,593</b>	<b>19,161</b>	<b>52,686</b>	<b>71,847</b>	<b>87,440</b>
Percent with any Housing Problems	18%	5%	34%	6%	9%	8%	12%	11%	10%
Percent with Cost Burden > 30%	17%	2%	0%	5%	5%	7%	10%	9%	9%
Percent with Cost Burden > 50%	7%	0%	0%	0%	1%	1%	2%	2%	1%
<b>Total Households<sup>1</sup></b>	<b>6,742</b>	<b>14,795</b>	<b>2,335</b>	<b>13,966</b>	<b>37,838</b>	<b>35,279</b>	<b>70,314</b>	<b>105,599</b>	<b>143,437</b>
Percent with any Housing Problems	38%	31%	54%	37%	36%	20%	22%	21%	25%

Note: 1Includes all income groups - including those above 95% of AMI.

Source: Comprehensive Housing Affordability Strategy Datebook; Bay Area Economics, 2004

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**Table A-26a: Residential Sales Prices by Number of Bedrooms for Transylvania County, YTD 2004**

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Range of Prices	Number of Bedrooms				Total	Percent of Total
	1	2	3	4 or more		
Under \$75,000	2	12	12	1	27	7.6%
\$75,000 to \$99,999	2	14	11	1	28	7.8%
\$100,000-\$149,999	2	24	53	2	81	22.7%
\$150,000-\$199,999	1	23	48	6	78	21.8%
\$200,000-\$249,999	1	14	32	9	56	15.7%
\$250,000-\$299,999	0	2	22	6	30	8.4%
\$300,000-\$399,999	0	4	20	3	27	7.6%
\$400,000 or more	0	7	18	5	30	8.4%
<b>Total</b>	<b>8</b>	<b>100</b>	<b>216</b>	<b>33</b>	<b>357</b>	<b>100%</b>
<b>Median</b>	<b>\$ 109,000</b>	<b>\$ 132,500</b>	<b>\$ 177,750</b>	<b>\$ 247,500</b>	<b>\$ 170,000</b>	

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Source: Asheville Board of Realtors; Bay Area Economics 2004

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**Table A-26b: Residential Sales Price by Number of Bedrooms for Consortium, YTD 2004**

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Range of Prices	Number of Bedrooms				Total	Percent of Total
	1	2	3	4 or more		
Under \$75,000	23	145	126	8	302	6.7%
\$75,000 to \$99,999	17	178	136	6	337	7.5%
\$100,000-\$149,999	12	412	674	42	1140	25.4%
\$150,000-\$199,999	9	163	794	95	1061	23.6%
\$200,000-\$249,999	4	61	379	99	543	12.1%
\$250,000-\$299,999	0	19	268	93	380	8.5%
\$300,000-\$399,999	1	32	201	134	368	8.2%
\$400,000 or more	0	18	139	202	359	8.0%
<b>Total</b>	<b>66</b>	<b>1028</b>	<b>2717</b>	<b>679</b>	<b>4490</b>	<b>100%</b>
<b>Median</b>	<b>\$ 89,729</b>	<b>\$ 123,192</b>	<b>\$ 176,712</b>	<b>\$ 297,810</b>	<b>\$ 169,900</b>	

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Source: Asheville Board of Realtors; Bay Area Economics, 2004

**Table A-27a: For Sale Residential by Square Footage for Transylvania County, 2004 (to date)**

	All Units		Number of Units					
	Number of Units	% of Total	Less than 800 sq.ft.	800 to 1199 sq.ft.	1200 to 1599 sq.ft.	1600 to 1999 sq.ft.	2000 to 2499 sq.ft.	2500+ sq.ft.
Less than \$75,000	26	7.2%	5	14	5	1	1	0
\$75,000 to \$149,999	117	32.3%	3	41	46	22	5	0
\$150,000 to \$249,999	134	37.0%	1	8	25	56	27	17
\$250,000 to \$349,999	48	13.3%	0	0	1	9	14	24
\$350,000 to \$499,999	26	7.2%	0	1	1	1	8	15
\$500,000 and above	11	3.0%	0	0	1	0	1	9
<b>Total</b>	<b>362</b>	<b>100%</b>	<b>9</b>	<b>64</b>	<b>79</b>	<b>89</b>	<b>56</b>	<b>65</b>

Source: Asheville Board of Realtors; Bay Area Economics, 2004

**Table A-27b: Residential Sales Prices by Square Footage for Consortium, 2004 (to date)**

	All Units		Number of Units					
	Number of Units	% of Total	Less than 800 sq.ft.	800 to 1199 sq.ft.	1200 to 1599 sq.ft.	1600 to 1999 sq.ft.	2000 to 2499 sq.ft.	2500+ sq.ft.
Less than \$75,000	287	6.5%	56	131	63	30	7	0
\$75,000 to \$149,999	1481	33.4%	55	574	642	162	43	5
\$150,000 to \$249,999	1602	36.2%	8	53	381	605	408	147
\$250,000 to \$349,999	589	13.3%	0	5	21	84	217	262
\$350,000 to \$499,999	353	8.0%	0	2	9	14	55	273
\$500,000 and above	118	2.7%	0	0	1	1	5	111
<b>Total</b>	<b>4430</b>	<b>100%</b>	<b>119</b>	<b>765</b>	<b>1117</b>	<b>896</b>	<b>735</b>	<b>798</b>

Source: Asheville Board of Realtors; Bay Area Economics, 2004

**Table A-28: Transylvania County NC 2003 Subprime Lending**

<b>Subprime Lender</b>	<b>Originations</b>	<b>Loan Amount (in thousands)</b>	<b>Percent of County Total</b>
OPTION ONE MORTGAGE CORP.	10	\$885	9.6%
GREEN POINT MORTGAGE FUNDING	9	\$1,612	8.7%
EQUIFIRST CORP	8	\$745	7.7%
ARGENT MORTGAGE COMPANY	6	\$623	5.8%
EQUITY ONE, INC	6	\$588	5.8%
ADVANCED FINANCIAL SERVICES, I	5	\$725	4.8%
CITIFINANCIAL MORTGAGE	4	\$400	3.8%
DELTA FUNDING CORPORATION	4	\$483	3.8%
SOUTHSTAR FUNDING, LLC.	4	\$440	3.8%
21ST MORTGAGE CORP.	3	\$154	2.9%
CENTEX HOME EQUITY COMPANY, LL	3	\$251	2.9%
CITIFINANCIAL SERVICES INC-DE	3	\$217	2.9%
LONG BEACH MORTGAGE CO.	3	\$289	2.9%
VANDERBILT MORTGAGE	3	\$123	2.9%
WELLS FARGO FNCL NC 1	3	\$612	2.9%
AAMES FUNDING CORPORATION	2	\$225	1.9%
AMERITRUST MORTGAGE COMPANY LL	2	\$282	1.9%
AMERUS HOME LENDING, INC	2	\$213	1.9%
BENEFICIAL	2	\$160	1.9%
HOMESTAR MORTGAGE SVCS, LLC	2	\$237	1.9%
HOUSEHOLD FINANCE CORPORATION	2	\$166	1.9%
MBNA AMERICA DE NA	2	\$518	1.9%
OAKWOOD ACCEPTANCE CORPORATION	2	\$109	1.9%
PROVIDENT BK	2	\$262	1.9%
AIG FSB	1	\$121	1.0%
AMERIQUEST MORTGAGE COMPANY	1	\$199	1.0%
CHAMPION ENTERPRISE	1	\$29	1.0%
CIT GROUP/CONSUMER FINANCE INC	1	\$152	1.0%
DECISION ONE MORTGAGE	1	\$206	1.0%
ENCORE CREDIT CORP.	1	\$66	1.0%
FIRST FRANKLIN FNCL CO	1	\$83	1.0%
FREMONT INV & LOAN	1	\$160	1.0%
HOMEOWNERS LOAN CORP	1	\$74	1.0%
LENDMARK FINANCIAL SERVICES	1	\$5	1.0%
MORTGAGE LENDERS NETWORK USA	1	\$208	1.0%
NEW CENTURY MORTGAGE CORP.	1	\$117	1.0%
<b>TOTALS</b>	<b>104</b>	<b>\$11,739</b>	<b>100.00%</b>

Source: 2003 HMDA data; 2003 HUD Subprime and Manufactured Lender list

**Table A-29: Income Distribution for Elderly Housing by Tenure, 2000**

	Percent of All HHs		Percent of Elderly HHs		Percent of Elderly HHs w/ Housing Problems <sup>2</sup>	
	Renter HHs	Owner HHs	Renter HHs	Owner HHs	Renter HHs	Owner HHs
<b>Transylvania County</b>						
Extremely Low Income (0% to 30%)	4.3%	5.5%	4.1%	4.3%	61.5%	64.1%
Very Low Income (31% to 50%)	3.7%	6.8%	4.1%	5.1%	23.3%	27.7%
Low Income (51% to 80%)	5.8%	13.3%	4.9%	8.1%	27.4%	22.0%
(Above 80%)	6.9%	53.7%	4.9%	23.7%	8.0%	5.6%
Total	20.6%	79.4%	17.9%	41.2%		

	Percent of All HHs		Percent of Elderly HHs		Percent of Elderly HHs w/ Housing Problems <sup>2</sup>	
	Renter HHs	Owner HHs	Renter HHs	Owner HHs	Renter HHs	Owner HHs
<b>Asheville Regional Housing Consortium<sup>1</sup></b>						
Extremely Low Income (0% to 30%)	5.3%	4.9%	5.3%	3.7%	53.0%	66.0%
Very Low Income (31% to 50%)	4.4%	6.4%	3.9%	4.8%	48.0%	30.0%
Low Income (51% to 80%)	5.7%	12.2%	3.2%	6.7%	37.0%	19.0%
(Above 80%)	10.9%	50.1%	5.4%	18.1%	18.0%	8.0%
Total	26.4%	73.6%	17.8%	33.4%		

Note: <sup>1</sup>Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

<sup>2</sup>Housing problems include cost burden greater than 30% of income, overcrowding and/or without complete kitchen or plumbing facilities

Source: Comprehensive Housing Affordability Strategy Databook; Bay Area Economics, 2004.

**Table A-30: Transylvania County Special Needs Housing Inventory**

Name	Address	Phone	Population Served	Maximum # of Residents	Current # of Residents	# of Beds available	Waiting List?	Comments
<b><i>Nursing Homes</i></b>								
Brian Center Health	531 Country Club Rd. Brevard, NC 28712	(828) 884-2031	Nursing Home; adult care	100+		6	No	
Ivy Hill Heath & Retirement	Morris Road Brevard, NC 28712	(828) 877-4020	Nursing Home; adult care	120	113	7	No	10 beds assisted living; 24 secured alzheimer; 86 skilled nursing
<b><i>Family Care Homes</i></b>								
Tore's Home	PO Box 362, Brevard	(828) 883-3235	elderly	6	6	0	Yes	24-hour Long-term care
Tore's Home #2	PO Box 362, Brevard	(828) 883-3235	elderly	6	6	0	Yes	24-hour Long-term care
Four Seasons Family Care Home	N/A	N/A	N/A	6				no info available, phone disconnected
Transylvania Living Center	N/A	N/A	N/A	6				no info available, phone disconnected
<b><i>Adult Care Homes</i></b>								
Kings Bridge House	10 Sugar Loaf Road Brevard, NC 28712 Ascend Healthcare, Inc. 11		Adult Care, mostly elderly	60	47	13	No	assisted living; age range 40-100
The Parc at Brevard	Sherwood Ridge Rd Brevard, NC 28712		Adult Care	64	37	27	No	assisted living
<b><i>Group Homes</i></b>								
TADC Group Home	830 Probart Street Brevard, NC 28712	(828) 883-2980	Developmentally Delayed	8	8	0	Yes	supervised living
UCP Group Home	104 James Street Brevard, NC 28712	(828) 862-3401	Developmentally Delayed	6	6	0	Yes	supervised living
Forest Bend	1 South Oak Street Brevard, NC 28712	(828) 877-4062	Developmentally Delayed	6	6	0	Yes	supervised living
Tanjer House	160 French Broad Brevard, NC 28712	N/A	Developmentally Delayed	4	0	N/A	Yes	**new home; currently unoccupied
<b>Total</b>				<b>392</b>	<b>229</b>	<b>53</b>		

Source: North Carolina Department of Health and Human Services; Bay Area Economics, 2004.

**Table A-31: Persons with Physical Disabilities by Age, 2000**

<b>Age</b>	<b>Transylvania County</b>		<b>Asheville Regional Housing Consortium <sup>1</sup></b>	
	<b>Persons w/ Physical Disabilities</b>	<b>Percent of Total</b>	<b>Persons w/ Physical Disabilities</b>	<b>Percent of Total</b>
5 to 15	21	1%	421	1%
16 to 64	1,437	50%	17,367	52%
65 & over	1,398	49%	15,573	47%
<b>Total:</b>	<b>2,856</b>	<b>100%</b>	<b>33,361</b>	<b>100%</b>
Percent of Total Population	10%		10%	

Note: The U.S. Census Bureau defines *physical disability* as a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.

<sup>1</sup>Asheville Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania Counties.

Source: U.S. Census, 2000; BAE, 2004



**Table A-32: Persons with Mental Disabilities by Age, 2000**

<b>Age</b>	<b>Transylvania County</b>		<b>Asheville Regional Housing Consortium<sup>1</sup></b>	
	<b>Persons w/ Mental Disabilities</b>	<b>Percent of Total</b>	<b>Persons w/ Mental Disabilities</b>	<b>Percent of Total</b>
5 to 15	225	14%	2,397	41%
16 to 64	917	56%	9,402	160%
65 & over	498	30%	5,880	100%
<b>Total:</b>	<b>1,640</b>	<b>100%</b>	<b>17,679</b>	<b>301%</b>
Percent of Total Population	6%		5%	

Note: The U.S. Census Bureau defines *mental disability* as a condition that substantially limits one or more basic mental activities such as learning, remembering, and concentrating.

<sup>1</sup>Asheville Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties

Source: U.S. Census, 2000; Bay Area Economics, 2004

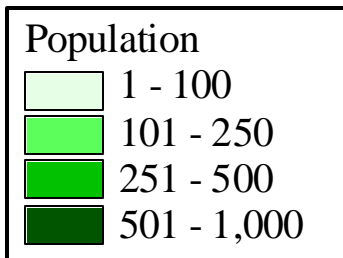
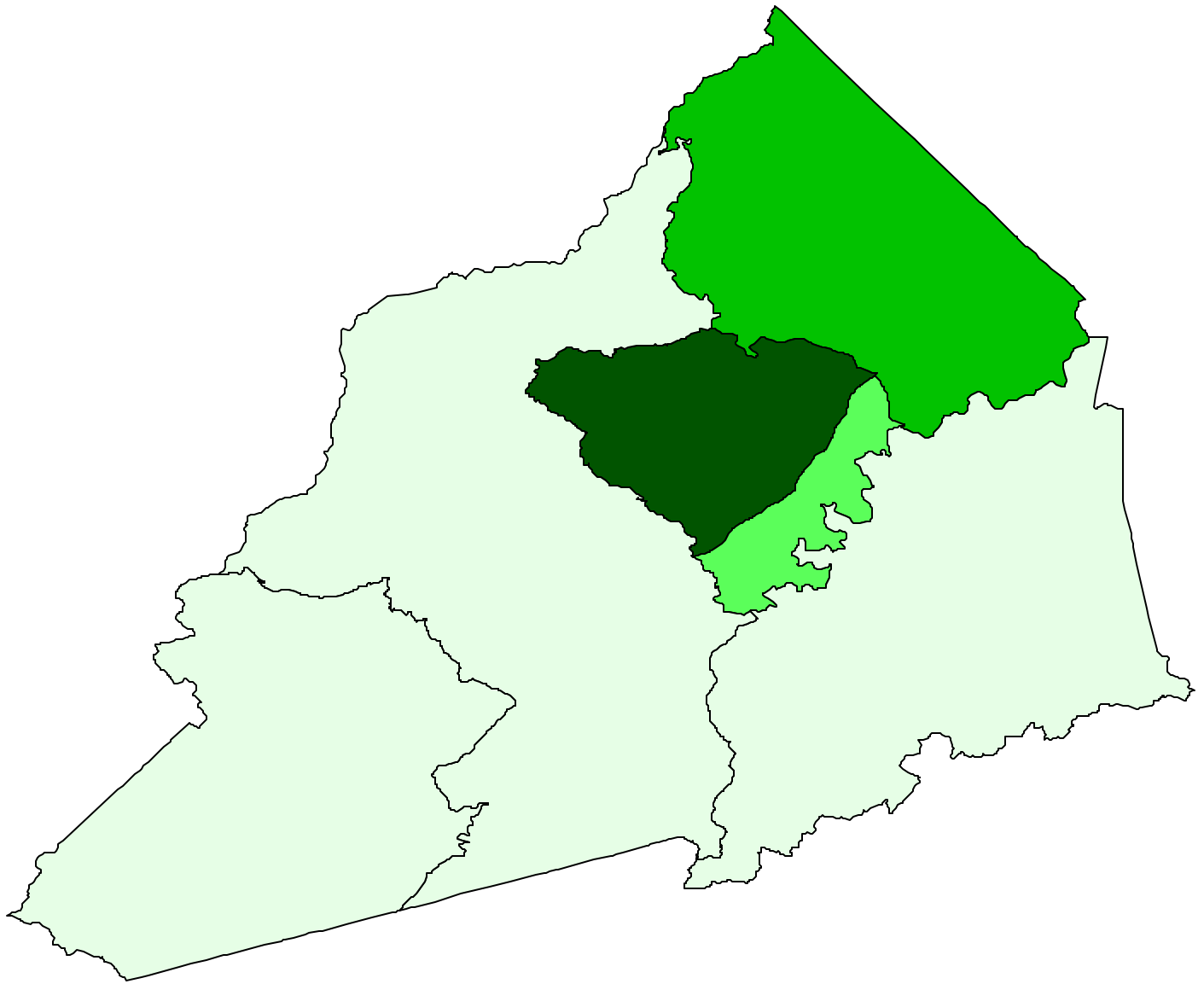
**Table 33 (HUD Table 2A): Priority Needs Summary Table**

Priority Housing Needs (households)		Priority Need Level (High, Medium, Low)		Unmet Need	Goals*
Renter Households	Small Related	0% to 30% of AMI		172	
		31% to 50% of AMI		75	
		51% to 80% of AMI		64	
	Large Related	0% to 30% of AMI		14	
		31% to 50% of AMI		34	
		51% to 80% of AMI		8	
	Elderly	0% to 30% of AMI		65	
		31% to 50% of AMI		24	
		51% to 80% of AMI		34	
	All Other	0% to 30% of AMI		69	
		31% to 50% of AMI		81	
		51% to 80% of AMI		51	
Non-Elderly Owner Households		0% to 30% of AMI		140	
		31% to 50% of AMI		171	
		51% to 80% of AMI		330	
Special Populations**		0% to 80% of AMI		453	
Total Goals					

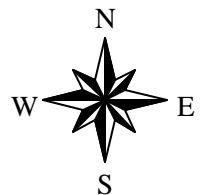
\*\*Includes elderly households.

Sources: U.S. Census, 2000; Comprehensive Housing Affordability Strategy Databook, 2000; Claritas, Inc., 2000;

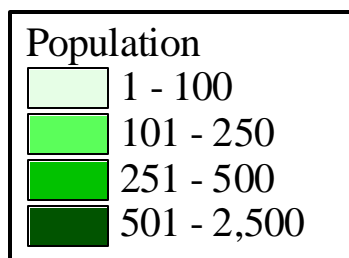
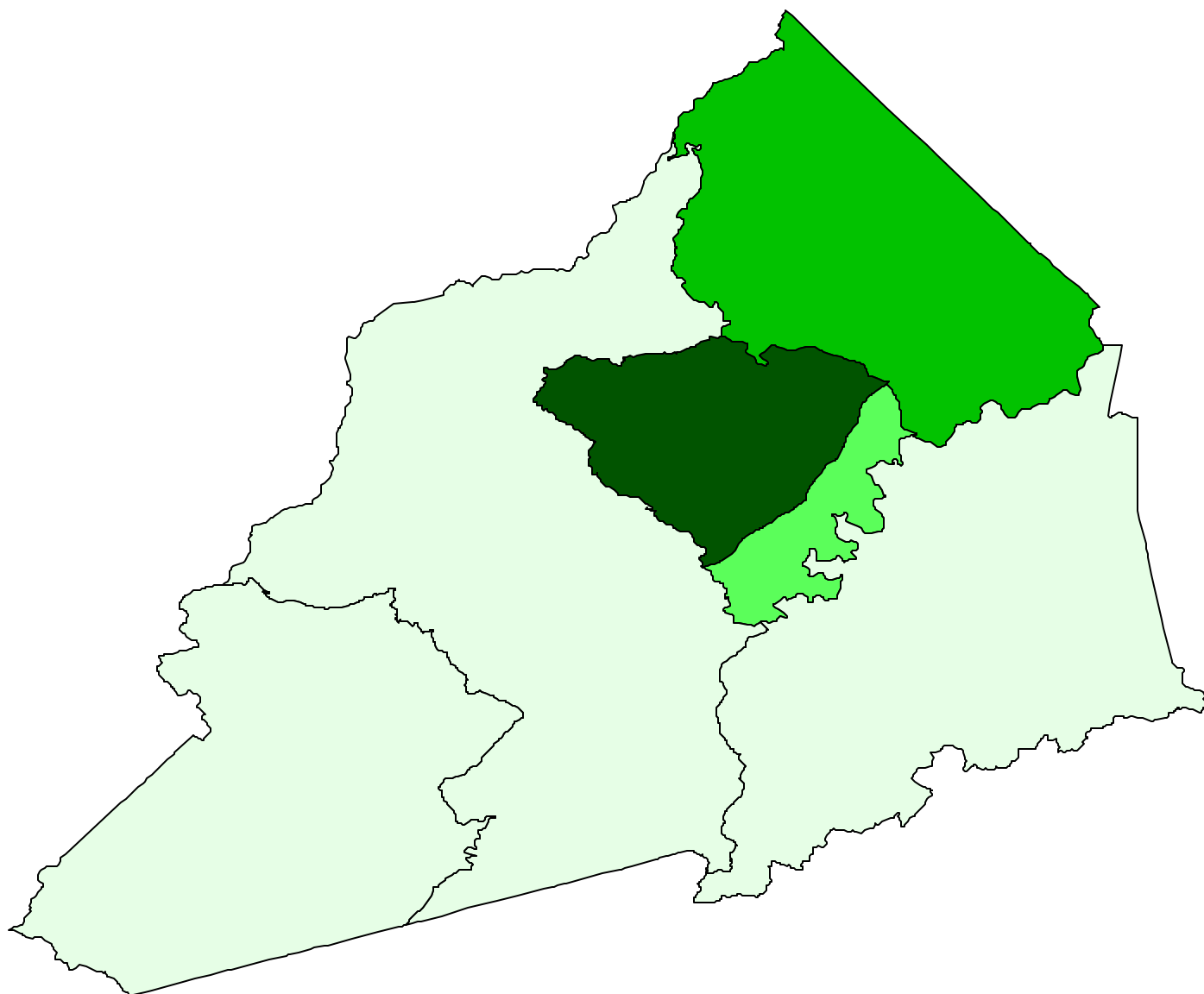
# Transylvania County Hispanic Population



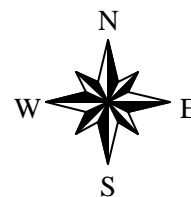
Source: ESRI, 2000; BAE 2004.



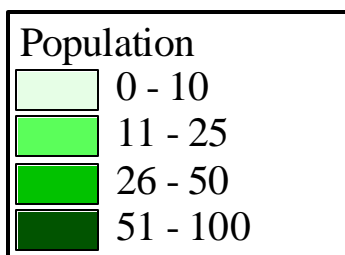
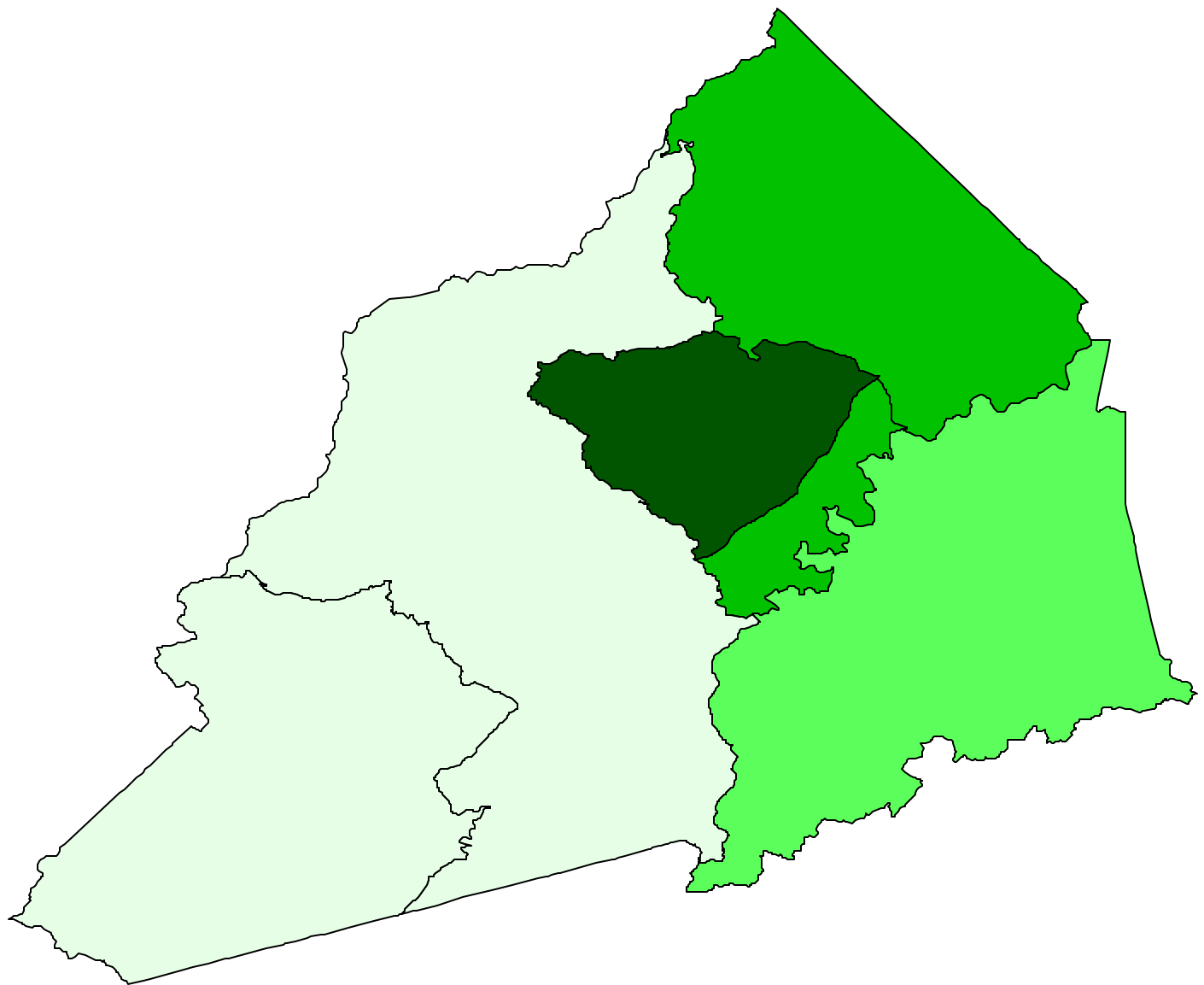
# Transylvania County African American Population



Source: ESRI, 2000; BAE 2004.



# Transylvania County Native American Population



Source: ESRI, 2000; BAE 2004.

